

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE: **Victorio Hanapin Talaoc**  
**Elvira Catherine Talaoc**  
Debtor(s)

Case No. **10-61407**

Chapter 13 Proceeding

☐ **AMENDED**    ☐ **MODIFIED**  
**DEBTOR(S)' CHAPTER 13 PLAN**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

*Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at [www.txwb.uscourts.gov](http://www.txwb.uscourts.gov).*

*Use of the singular word "Debtor" in this Plan includes the plural where appropriate.*

**Plan Summary**

- A. The Debtor's Plan Payment will be Variable Payments, paid by ☐ Pay Order or ☒ Direct Pay for 60 months. The gross amount to be paid into the plan is \$74,579.00.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately 7% of each unsecured allowed claim.
- THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.
- C. The value of the Debtor's non-exempt assets is \$0.00.
- D. If the payment of any debt is proposed to be paid directly by the Debtor outside the Plan, it is so noted in Section VI(1), set forth below.

**Plan Provisions**

**I. Vesting of Estate Property**

- ☐ Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.
- ☒ Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.
- ☐ Other (describe):

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**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

*Continuation Sheet # 1*

**II. Pre-Confirmation Disbursements**

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor's good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

<b>Creditor/Collateral</b>	<b>Pre-Confirmation Payment Amount</b>	<b>Other Treatment Remarks</b>
Honda American Finance Corp. 2010 Honda Civic	\$59.50	
HSBC/Furniture Row Bedroom set, bed, coffee table, table and entertai	\$3.40	
Phoenix Financing Vacuum cleaner	\$3.40	
USAA 4610 Causeway Ct	\$39.10	
USAA Federal Savings Bank 2006 Chevy Suburban	\$62.90	
Wells Fargo Financial Couch, bedroom set and a desk	\$1.70	

**III. Executory Contracts/Unexpired Leases/Contracts for Deed**

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

<b>Creditor Name</b>	<b>Description of Contract</b>	<b>Election</b>	<b>In Default</b>
AT&T	Cell phone contract	Assumed	No
Dos Santos Apartment	Apartment Lease	Assumed	No
Gold's Gym	Fitness contranct	Assumed	No

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

<b>Creditor Name</b>	<b>Description of Contract</b>	<b>Election</b>	<b>In Default</b>
<b>(None)</b>			

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*Continuation Sheet # 2*

**IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506**

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).

The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

<b>Creditor / Collateral</b>	<b>Estimated Claim</b>	<b>Value of Collateral</b>	<b>Monthly Payment or Method of Disbursement</b>	<b>Interest Rate</b>	<b>Anticipated Total to Pay</b>	<b>Other Treatment/Remarks</b>
HSBC/Furniture Row Bedroom set, bed, coffee table, table and entertai	\$3,106.00	\$1,000.00	\$21.36 Avg.	6%	\$1,153.36	
USAA Federal Savings Bank 2006 Chevy Suburban	\$29,985.00	\$19,850.00	\$417.16 Avg.	7%	\$23,777.87	
Wells Fargo Financial Couch, bedroom set and a desk	\$2,591.00	\$625.00	\$13.01 Avg.	6%	\$741.35	

*"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on*  
**December 3, 2010***"*

/s/ Victorio Hanapin Talaoc  
Debtor

/s/ Elvira Catherine Talaoc  
Joint Debtor

**V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)**

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien--e.g., judicial lien, nonpurchase-money security interest, etc.)

<b>Creditor / Property subject to lien</b>	<b>Amount of Lien to be Avoided</b>	<b>Remarks</b>

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*Continuation Sheet # 3*

**VI. Specific Treatment for Payment of Allowed Claims**

**1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS**

**A.** Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, **MUST** be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor / Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
USAA 4610 Causeway Ct		\$146,849.00	\$1,275.00

**B.** Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered
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**2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS**

**A.** Administrative Expenses

Administrative Expenses shall include the Trustee's commission and debtor's attorney's fees. The Trustee shall receive up to 10% of all sums disbursed, except on any funds returned to the Debtor. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
The Carlson Law Firm, P.C.	\$2,375.00	Along With	

**B.** Priority Claims, Including Domestic Support Obligation Arrearage Claims

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
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*Continuation Sheet # 4*

**C. Arrearage Claims**

Creditor / Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
USAA 4610 Causeway Ct	\$11,998.24	\$11,998.24	\$239.96 Avg.	0%	\$11,998.24	

**D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed**

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks
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**E. Secured Creditors**

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completing of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks (specifically note if claim amount to be paid although greater than value of collateral)
Honda American Finance Corp. 2010 Honda Civic	\$18,859.00	\$18,750.00	\$396.59 Avg.	7%	\$22,605.79	Pay claim amount
HSBC/Furniture Row Bedroom set, bed, coffee table, table and entertai	\$3,106.00	\$1,000.00	\$21.36 Avg.	6%	\$1,153.36	
Phoenix Financing Vacuum cleaner	\$815.42	\$200.00	\$20.85 Avg.	6%	\$917.45	Pay claim amount
USAA Federal Savings Bank 2006 Chevy Suburban	\$29,985.00	\$19,850.00	\$417.16 Avg.	7%	\$23,777.87	
Wells Fargo Financial Couch, bedroom set and a desk	\$2,591.00	\$625.00	\$13.01 Avg.	6%	\$741.35	

**F. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed).**

*Describe treatment for the class of general unsecured creditors.*

General Unsecured Creditors will receive approximately 7% of their allowed claims.

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*Continuation Sheet # 5*

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**Totals:**

Administrative Claims	<u>\$2,375.00</u>
Priority Claims	<u>\$0.00</u>
Arrearage Claims	<u>\$11,998.24</u>
Cure Claims	<u>\$0.00</u>
Secured Claims	<u>\$41,149.42</u>
Unsecured Claims	<u>\$47,504.50</u>

**VII. Supplemental Plan Provisions**

The following are the Supplemental Plan Provisions:

**Sale of Exempt Property**

Exempt property may be sold by the Debtor (s) at any time after confirmation without further order of this Court. Proceeds from the sale of exempt property may be paid directly to the Debtor (s)

**Secured Creditors' Security Agreements**

Except as otherwise provided herein, secured creditors' agreements are ratified and remedies upon default may be exercised upon granting of an order conditioning the stay.

**Affirmation of Value**

The Debtor(s) by their signature below, hereby swear and affirm that the purchase date, collateral description, and value as described on schedules B & D accordingly, are true and correct to the best of their knowledge. Auto valuations are based upon a review of NADA accounting for the vehicle's condition, mileage and options as of the case filing date.

**Property Tax**

All future property tax will be paid directly by the debtors within the mortgage payment.

**GOVERNMENT DEBTS**

The Debtor(s) are currently repaying an advance pay loan (i.e., AER loan, Red Cross Loan) at the rate of \$186.66 per month. This debt will be paid in full in December 2011. Plan payments will increase to \$1297.00 per month in month 14 of the plan.

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**DEBTOR(S)' CHAPTER 13 PLAN**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

*Continuation Sheet # 6*

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Respectfully submitted this date: **12/03/2010**.

**/s/ Vicki L. Carlson**

Vicki L. Carlson  
400 W. Jasper Dr.  
P.O. BOX 10520  
Killeen, TX 76542  
Phone: (254) 526-5688 / Fax: (254) 526-8204  
(Attorney for Debtor)

**/s/ Victorio Hanapin Talaoc**

Victorio Hanapin Talaoc  
4610 Causeway Court  
Killeen, TX 76549  
(Debtor)

**/s/ Elvira Catherine Talaoc**

Elvira Catherine Talaoc  
4610 Causeway Court  
Killeen, TX 76549  
(Joint Debtor)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
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IN RE: **Victorio Hanapin Talaoc**  
**Elvira Catherine Talaoc**  
*Debtor(s)*

CASE NO **10-61407**

CHAPTER **13**

**EXHIBIT "B" - VARIABLE PLAN PAYMENTS**

**PROPOSED PLAN OF REPAYMENT (VARIABLE PAYMENTS INTO THE PLAN)**

<b><u>Month</u></b>	<b><u>Payment</u></b>	<b><u>Month</u></b>	<b><u>Payment</u></b>	<b><u>Month</u></b>	<b><u>Payment</u></b>
1	\$300.00	21	\$1,297.00	41	\$1,297.00
2	\$1,110.00	22	\$1,297.00	42	\$1,297.00
3	\$1,110.00	23	\$1,297.00	43	\$1,297.00
4	\$1,110.00	24	\$1,297.00	44	\$1,297.00
5	\$1,110.00	25	\$1,297.00	45	\$1,297.00
6	\$1,110.00	26	\$1,297.00	46	\$1,297.00
7	\$1,110.00	27	\$1,297.00	47	\$1,297.00
8	\$1,110.00	28	\$1,297.00	48	\$1,297.00
9	\$1,110.00	29	\$1,297.00	49	\$1,297.00
10	\$1,110.00	30	\$1,297.00	50	\$1,297.00
11	\$1,110.00	31	\$1,297.00	51	\$1,297.00
12	\$1,110.00	32	\$1,297.00	52	\$1,297.00
13	\$1,110.00	33	\$1,297.00	53	\$1,297.00
14	\$1,297.00	34	\$1,297.00	54	\$1,297.00
15	\$1,297.00	35	\$1,297.00	55	\$1,297.00
16	\$1,297.00	36	\$1,297.00	56	\$1,297.00
17	\$1,297.00	37	\$1,297.00	57	\$1,297.00
18	\$1,297.00	38	\$1,297.00	58	\$1,297.00
19	\$1,297.00	39	\$1,297.00	59	\$1,297.00
20	\$1,297.00	40	\$1,297.00	60	\$1,297.00



**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
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IN RE: Victorio Hanapin Talaoc  
*Debtor*

CASE NO. **10-61407**

Elvira Catherine Talaoc  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

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I, the undersigned, hereby certify that on December 3, 2010, a copy of the attached Chapter 13 Plan, with any attachments, and Budget and Monthly Family Income were served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

**/s/ Vicki L. Carlson**

Vicki L. Carlson  
Bar ID:24027669  
The Carlson Law Firm, P.C.  
400 W. Jasper Dr.  
P.O. BOX 10520  
Killeen, TX 76542  
(254) 526-5688

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AAFES  
601943100015449  
P.O. Box 660202  
Dallas, TX 75266-0202  
Attn: DCZ

Brookwood Loans  
9991219  
P.O. Box 91607  
Sioux Falls, SD 57109

GEMB/Lowes  
81924446443855  
P.O. Box 981400  
El Paso, TX 79998

ADT  
15039629  
1 Town Center Rd.  
P.O. Box 5035  
Boca Raton, FL 33431

Chase  
4266-8410-5155-2519  
Bankruptcy Dept.  
P.O. Box 52188  
Phoenix, AZ 85072

GEMB/Sams Club  
7714220263673246  
P.O. Box 981400  
El Paso, TX 79998

Bank Of America  
48888940019570601  
7105 Corporate Dr.  
Plano, TX 75024

Chase/Bank One Card Service  
4266-8410-5155-2519  
P.O. Box 15298  
Wilmington, DE 19850

Home Depot  
6035320273091098  
P.O. Box 6497  
Sioux Falls, SD 57117

Beneficial  
169601134687  
P.O. Box 4153  
Carol Stream, IL 60197

Client Services, Inc.  
3451 Harry Truman Blvd.  
St. Charles, MO 63301-4047

Honda American Finance Corp.  
124945724  
P.O. Box 7829  
Philadelphia, PA 19101-7829

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
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IN RE: Victorio Hanapin Talaoc  
*Debtor*

CASE NO. **10-61407**

Elvira Catherine Talaoc  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Household Bank  
2006-2008  
P.O. Box 19360  
Portland, OR 97280

Navy Federal Credit Union  
7014385657  
P.O. Box 3000  
Merrifield, VA 22119

USAA Federal Savings Bank  
50126101  
10750 McDermott Fwy.  
San Antonio, TX 78288-0570

Household Credit Services  
5440-4550-3822-8980  
P.O. Box 81622  
Salinas, CA 93912-1622

Phoenix Financing  
2090109458  
8906 Wall Street, Ste 101  
Austin, TX 78754

USAA Savings Bank  
5491-2372-7977-8651  
P O Box 14050  
Las Vegas, NV 89114-4050

HSBC Bank  
5458-0015-5908-8905  
P.O. Box 2013  
Buffalo, NY 14240

Ray Hendren, Trustee  
3410 Far West Blvd, Suite 200  
Austin, TX 78737  
info@rayhendren13.com

Victorio Hanapin Talaoc  
4610 Causeway Court  
Killeen, TX 76549

HSBC Best Buy  
7021271346872739  
P.O. Box 5253  
Carol Stream, IL 60197

Tate & Kirlin Associates  
6593451  
2810 Southampton Rd  
Philadelphia, PA 19154

Washington Mutual  
11502677  
3707 Franklin Avenue  
Waco, TX 76710

HSBC/Furniture Row  
593601106463076  
P.O Box 703  
Wood Dale, IL 60191

The Farrell Law Group  
O.O. Box 32274  
Kansas City, MO 64171

Wells Fargo Financial  
4071-1000-0972-2624  
4137 121st Street  
Urbandale, IA 50323

Leading Edge  
6363  
P.O. Box 129  
Linden, MI 48451

USAA  
0702140224  
P.O. Box 205  
Waterloo, IA 50704

Wells Fargo Financial  
4435001098  
4137 121st Street  
Urbandale, IA 50323

Loan Point USA  
591718  
6950 W 56th St.  
Mission, KS 66202

USAA  
P.O. Box 205  
Waterloo, IA 50704

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE: **Victorio Hanapin Talaoc, Debtor**  
**Elvira Catherine Talaoc, Joint Debtor**

CASE NO **10-61407**

CHAPTER **13**

**PROPOSED PAYMENT SCHEDULE FOR CHAPTER 13 PLAN (PRO FORMA)**

*The following payment schedule is a projection of the anticipated payments to be made to the creditors under the plan. This Pro Forma serves as support documentation to the debtor's proposed plan. Actual distributions by the Chapter 13 Trustee may vary.*

<b>CREDITOR NAME</b>	<b>AMOUNT</b>	<b>INT RATE</b>	<b>INT PAID</b>	<b>MONTH 1</b>	<b>MONTH 2</b>	<b>MONTH 3</b>	<b>MONTH 4</b>	<b>MONTH 5</b>	<b>MONTH 6</b>
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$59.85	\$315.00	\$315.00	\$315.00	\$315.00	\$315.00
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$3.42	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00
Phoenix Financing	\$815.42	6.00%	\$102.03	\$3.42	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00
USAA	\$11,998.24	0.00%	\$0.00	\$39.33	\$206.99	\$206.99	\$206.99	\$206.99	\$206.99
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$63.27	\$333.01	\$333.01	\$333.01	\$333.01	\$333.01
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$1.71	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$300.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00
NEW BALANCE:	\$300.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$270.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$30.00	\$111.00	\$111.00	\$111.00	\$111.00	\$111.00	\$111.00	\$111.00	\$111.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<b>CREDITOR NAME</b>	<b>AMOUNT</b>	<b>INT RATE</b>	<b>INT PAID</b>	<b>MONTH 7</b>	<b>MONTH 8</b>	<b>MONTH 9</b>	<b>MONTH 10</b>	<b>MONTH 11</b>	<b>MONTH 12</b>
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$315.01	\$315.01	\$315.01	\$315.01	\$315.01	\$315.02
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00
Phoenix Financing	\$815.42	6.00%	\$102.03	\$17.99	\$18.00	\$18.00	\$17.99	\$17.99	\$17.99
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$99.00	\$98.99	\$98.99	\$98.99	\$98.99	\$98.99
USAA	\$11,998.24	0.00%	\$0.00	\$206.99	\$206.99	\$206.99	\$206.99	\$206.99	\$206.98
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$333.01	\$333.01	\$333.01	\$333.02	\$333.02	\$333.02
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00
NEW BALANCE:	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00	\$1,110.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>	<b>\$999.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$111.00	\$111.00	\$111.00	\$111.00	\$111.00	\$111.00	\$111.00	\$111.00	\$111.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<b>CREDITOR NAME</b>	<b>AMOUNT</b>	<b>INT RATE</b>	<b>INT PAID</b>	<b>MONTH 13</b>	<b>MONTH 14</b>	<b>MONTH 15</b>	<b>MONTH 16</b>	<b>MONTH 17</b>	<b>MONTH 18</b>
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$315.02	\$373.92	\$373.92	\$373.92	\$373.92	\$373.93
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$18.00	\$21.37	\$21.37	\$21.37	\$21.37	\$21.37
Phoenix Financing	\$815.42	6.00%	\$102.03	\$17.99	\$21.36	\$21.36	\$21.37	\$21.36	\$21.36
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$98.99	\$98.99	\$98.99	\$98.98	\$98.98	\$98.97
USAA	\$11,998.24	0.00%	\$0.00	\$206.98	\$245.69	\$245.69	\$245.69	\$245.69	\$245.69
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$333.02	\$395.29	\$395.29	\$395.29	\$395.30	\$395.30
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$9.00	\$10.68	\$10.68	\$10.68	\$10.68	\$10.68

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,110.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
NEW BALANCE:	\$1,110.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$999.00</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$111.00	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<b>CREDITOR NAME</b>	<b>AMOUNT</b>	<b>INT RATE</b>	<b>INT PAID</b>	<b>MONTH 19</b>	<b>MONTH 20</b>	<b>MONTH 21</b>	<b>MONTH 22</b>	<b>MONTH 23</b>	<b>MONTH 24</b>
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$373.93	\$373.93	\$373.93	\$373.93	\$373.93	\$374.18
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$21.37	\$21.37	\$21.37	\$21.37	\$21.37	\$21.38
Phoenix Financing	\$815.42	6.00%	\$102.03	\$21.36	\$21.36	\$21.36	\$21.36	\$21.37	\$21.37
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$98.97	\$98.97	\$98.97	\$98.97	\$98.96	\$98.31
USAA	\$11,998.24	0.00%	\$0.00	\$245.69	\$245.69	\$245.69	\$245.68	\$245.68	\$245.81
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$395.30	\$395.30	\$395.30	\$395.31	\$395.31	\$395.56
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$10.68	\$10.68	\$10.68	\$10.68	\$10.68	\$10.69

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE: **Victorio Hanapin Talaoc, Debtor**  
**Elvira Catherine Talaoc, Joint Debtor**

CASE NO **10-61407**

CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
NEW BALANCE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 25	MONTH 26	MONTH 27	MONTH 28	MONTH 29	MONTH 30
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$408.55	\$408.55	\$408.55	\$408.55	\$408.55	\$408.55
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35
Phoenix Financing	\$815.42	6.00%	\$102.03	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USAA	\$11,998.24	0.00%	\$0.00	\$268.48	\$268.48	\$268.48	\$268.48	\$268.48	\$268.48
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$431.90	\$431.90	\$431.90	\$431.90	\$431.90	\$431.90
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$11.67	\$11.67	\$11.67	\$11.67	\$11.67	\$11.67

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
NEW BALANCE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 31	MONTH 32	MONTH 33	MONTH 34	MONTH 35	MONTH 36
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$408.55	\$408.55	\$408.55	\$408.55	\$408.55	\$408.55
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35
Phoenix Financing	\$815.42	6.00%	\$102.03	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USAA	\$11,998.24	0.00%	\$0.00	\$268.48	\$268.48	\$268.48	\$268.48	\$268.48	\$268.48
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$431.90	\$431.90	\$431.90	\$431.90	\$431.90	\$431.90
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$11.67	\$11.67	\$11.67	\$11.67	\$11.67	\$11.67

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
NEW BALANCE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 37	MONTH 38	MONTH 39	MONTH 40	MONTH 41	MONTH 42
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$408.55	\$408.55	\$408.55	\$408.55	\$408.55	\$408.55
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35
Phoenix Financing	\$815.42	6.00%	\$102.03	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35	\$23.35
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USAA	\$11,998.24	0.00%	\$0.00	\$268.48	\$268.48	\$268.48	\$268.48	\$268.48	\$268.48
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$431.90	\$431.90	\$431.90	\$431.90	\$431.90	\$431.90
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$11.67	\$11.67	\$11.67	\$11.67	\$11.67	\$11.67

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
NEW BALANCE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 43	MONTH 44	MONTH 45	MONTH 46	MONTH 47	MONTH 48
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$408.55	\$410.22	\$418.65	\$418.82	\$419.02	\$419.26
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$23.35	\$23.41	\$23.70	\$23.69	\$23.68	\$23.66
Phoenix Financing	\$815.42	6.00%	\$102.03	\$23.35	\$19.44	\$0.00	\$0.00	\$0.00	\$0.00
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USAA	\$11,998.24	0.00%	\$0.00	\$268.48	\$268.86	\$270.45	\$270.11	\$269.71	\$269.22
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$431.90	\$433.63	\$442.38	\$442.54	\$442.73	\$442.97
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$11.67	\$11.74	\$12.12	\$12.14	\$12.16	\$12.19

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE: **Victorio Hanapin Talaoc, Debtor**  
**Elvira Catherine Talaoc, Joint Debtor**

CASE NO **10-61407**

CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
NEW BALANCE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 49	MONTH 50	MONTH 51	MONTH 52	MONTH 53	MONTH 54
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$419.57	\$521.52	\$547.65	\$548.08	\$548.69	\$554.58
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$23.64	\$25.94	\$25.96	\$25.20	\$24.13	\$12.20
Phoenix Financing	\$815.42	6.00%	\$102.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USAA	\$11,998.24	0.00%	\$0.00	\$268.62	\$54.27	\$0.00	\$0.00	\$0.00	\$0.00
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$443.25	\$547.99	\$574.35	\$574.13	\$573.82	\$578.30
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$12.22	\$17.58	\$19.34	\$19.89	\$20.66	\$22.22

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
NEW BALANCE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,167.30</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 55	MONTH 56	MONTH 57	MONTH 58	MONTH 59	MONTH 60
Honda American Finance Corp.	\$18,859.00	7.00%	\$3,746.79	\$560.74	\$561.39	\$541.77	\$0.00	\$0.00	\$0.00
HSBC/Furniture Row	\$1,000.00	6.00%	\$153.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Phoenix Financing	\$815.42	6.00%	\$102.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
The Carlson Law Firm, P.C.	\$2,375.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USAA	\$11,998.24	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USAA Federal Savings Bank	\$19,850.00	7.00%	\$3,927.87	\$581.73	\$575.82	\$510.15	\$0.00	\$0.00	\$0.00
Wells Fargo Financial	\$625.00	6.00%	\$116.35	\$24.83	\$30.09	\$65.24	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
NEW BALANCE:	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00	\$1,297.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$1,167.30</b>	<b>\$1,167.30</b>	<b>\$1,117.16</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$50.14	\$1,167.30	\$1,167.30	\$1,167.30
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70	\$129.70
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

In re **Victorio Hanapin Talaoc**  
**Elvira Catherine Talaoc**Case No. **10-61407**

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
<b>Married</b>	Relationship(s): Daughter Son Daughter	Age(s): 18 15 4
	Relationship(s):	Age(s):
<b>Employment:</b>	Debtor	Spouse
Occupation	Active Duty Military	Unemployed
Name of Employer	DFAS-DGG-CL	
How Long Employed		
Address of Employer	Garnishment Operations P.O Box 998002 Cleveland, OH 44199-8002	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$5,798.87	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	<b>\$5,798.87</b>	<b>\$0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$332.40	\$0.00
b. Social Security Tax	\$246.08	\$0.00
c. Medicare	\$57.55	\$0.00
d. Insurance	\$31.72	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) <u>SGLI and AFRH</u>	\$36.00	\$0.00
h. Other (Specify) <u>AER</u>	\$186.66	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$890.41</b>	<b>\$0.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$4,908.46</b>	<b>\$0.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. Prorated income tax return	\$544.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$544.00</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$5,452.46</b>	<b>\$0.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$5,452.46</b>	

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**None.**

IN RE: **Victorio Hanapin Talaoc**  
**Elvira Catherine Talaoc**Case No. **10-61407**

(if known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☒ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,275.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable, Internet, & Cell phone	\$250.00 \$60.00  \$200.00
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$600.00
5. Clothing	\$90.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$32.46
8. Transportation (not including car payments)	\$300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$125.00    \$120.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Beauty/Barber 17.b. Other:	\$50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$3,302.46</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$5,452.46 \$3,302.46 \$2,150.00

IN RE: **Victorio Hanapin Talaoc**  
**Elvira Catherine Talaoc**Case No. **10-61407**

(if known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

**SEPARATE SPOUSE BUDGET**

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$300.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cell Phone	\$100.00 \$100.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$200.00 \$50.00 \$50.00 \$200.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Beauty/Barber 17.b. Other:	\$40.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$1,040.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>Debtor is stationed in El Paso and has separate living expenses. Debtor's AER loan payments will end in December 2011 and plan payments will increase accordingly.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$0.00 \$1,040.00 (\$1,040.00)